

Dear Valued Member

There are important changes taking place in your credit union on **November 23, 2020**.

We are living in unprecedented times. There is no doubt our social, shopping and banking behaviours have changed considerably over the past decade, but they have been substantially accelerated by COVID-19, even after lockdown was lifted. Many members have found the convenience of using their credit and debit cards and depositing a cheque by taking a picture of it. Shopping and paying bills online, at the ATM, or on the phone has become a simpler way of life for many. There has been a decreased dependence on cash. E-transfers have become the “norm” and businesses continue to move away from paying by cheque to paying electronically. Our industry is changing. This change has not only reinforced the need for us to invest in technology but to also create a more sustainable branch model which reflects these changes in transactional behavior.

### So, what changes are coming?

Starting **November 23, 2020**, our staff at Hantsport and Canning branches will work together to open branches on alternate days while our staff in Bridgetown and Middleton branches will do the same.

### New Hours and Days of Operation

**Greenwood, Cambridge & New Minas:** Monday-Friday 10:00am-4:00pm

**Hantsport & Bridgetown:** Tuesday & Thursday 10:00am– 4:00pm

**Canning & Middleton:** Monday, Wednesday & Friday 10:00am-4:00pm

Valley Credit Union has invested in tools which allow our members to book and enjoy appointments with our advisors virtually from the comfort of their own homes, phones or from a dedicated member consultation office in any of our small branches.

To better support those who choose to deal with us online, we will be launching our chatbot named “Val” who will be deployed on our website to answer any questions you might have about finances regardless of business hours.

We are also poised to launch our online account opening and loan application tools to meet the needs of members desiring self serve options anytime, anywhere, anyplace.

As volumes in branches have fallen substantially, we have aligned our resources to reflect this and reduce the number of days we are open. We still believe in the need to support in-branch transactions of our members therefore we are expanding our “open hours”.

**We wish to assure you that your credit union is strong.** We are focusing attention on areas where our membership as a whole has demonstrated it wants us to. These changes are necessary to ensure we remain relevant and we remain in smaller communities.

Being able to meet the needs of our members is important to us. In fact, it is part of our “strategic direction”, specifically, “...to maintain 7 profitable branches serving a growing membership.” Achieving this will take us all adapting and being bold enough to choose to adapt to a changing world.... bold enough to support businesses that are doing all they can to strengthen communities and to make a difference.

Sincerely

Len Ells  
President and CEO

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**Greenwood**  
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**Hantsport**  
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**Middleton**  
825-6876

**New Minas**  
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